PUBLIC NOTICE

PERMIT APPLICATION: NRS06.219

APPLICANT: New Life Development, Inc.
103 Continental Place, Suite 200
Brentwood, TN 37027
615-309-5030, Ext. 116

LOCATION: Monteagle, TN, Northwest Quadrant of I-24 and Highway 41A (Sewanee Highway). The site is on the north side of Highway 41A, approximately one (1) mile west of I-24 in Grundy and Franklin Counties. Portions of the site border Deep Woods Road to the west and I-24 to the East. The project would affect unnamed tributaries to Trussell Creek, generally situated around the following central coordinates: 35.2333°N, 85.8833°W

WATERSHED DESCRIPTION: Trussell Creek (receiving waters) is listed as impaired for nutrients, low dissolved oxygen, solids, and whole effluent toxicity. The cause is listed as municipal point source; the Monteagle sewage treatment plant. The impairment is Category 5 (one or more uses impaired). Trussell creek has an existing dam and lake approximately 50 surface acres in size within and downstream of the project area. The unnamed tributaries that would be directly affected by the project have not been assessed. No point source discharges exist on the tributaries and their watersheds are undeveloped.

PROJECT DESCRIPTION: Impact includes filling of wetlands and relocation of streams associated with the golf course construction. Following is a summary of each proposed impact and mitigation solution:

> **Impact** – Fill 4,216 SF of Lake Louisa to construct a portion of the green. **Mitigation** – Remove 40 LF of 36" diameter culvert and restore 200 LF of stream just west of the hole (#1).
>
> **Impact** – Fill 4,821 SF of wetland and relocation of 170 LF of stream. **Mitigation** - Create 6,212 SF of wetland and reconstruct 170 LF (510SF) of stream adjacent the golf hole (#4).
>
> **Impact** – Relocation of 1,152 LF (1,312 SF) of stream. **Mitigation** – Construction of 1,186 LF (3,585 SF) of stream and create 7,812 SF of wetland along the relocated stream and adjacent the golf hole (#5).
>
> **Impact** – Fill 4,827 SF of isolated wetland. **Mitigation** – Create 14,710 SF of wetland adjacent to the golf hole (#9).

PERMIT COORDINATOR: Robert Baker

USGS TOPOGRAPHIC QUADRANGLE: Sewanee (TN)

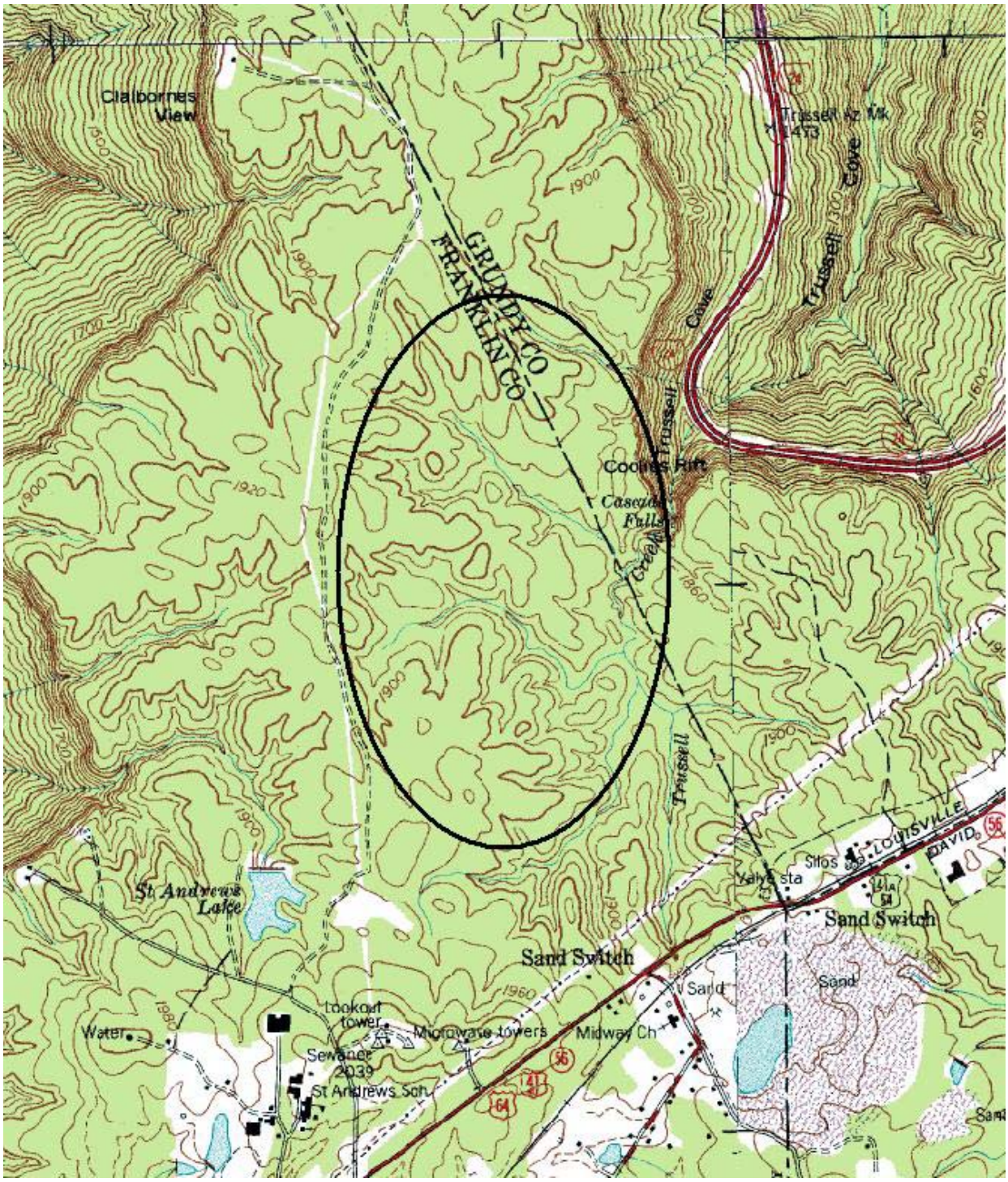
No decision has been made whether to issue or deny this permit. The purpose of this notice is to inform interested parties of this permit application and to ask for comments and information necessary to determine possible impact to water quality. Persons wishing to comment on the proposal are invited to submit written comments to the department. Written comments must be received within **thirty days of the date that this notice is posted**. Comments will become part of the record and will be considered in the final decision. The applicant's name and permit number should be referenced.

Interested persons may also request in writing that the department hold a public hearing on this application. The request must be filed within the comment period, indicate the interest of the person requesting it, the reasons that the hearing is warranted, and the water quality issues being raised. When there is sufficient public interest in water quality issues, the department shall hold a public hearing.

The permit application, supporting documentation including detailed plans and maps, and related comments are available at the department's address for review and/or copying. The department's address is:

Tennessee Department Of Environment & Conservation
Division of Water Pollution Control
7th Floor L & C Annex
401 Church Street
Nashville, TN 37243

In deciding whether to issue or deny a permit, the department will consider all comments of record and the requirements of applicable federal and state laws.



General Location of Impacts

aerial photo of overall development site

GENERAL DESCRIPTION

Hole	Valley	Dry	Wetland	Stream	Conditions/Solutions
#1 Green	Yes	Yes	Yes	No	Total SF of hole = 555,000 (not including Lake Louise) Total SF applicable to impact = 4,216 / 0.7% of hole (land area) Total SF applicable to impact = 4,216 / 0.2% (lake area) Total SF of disturbance = 342,750 / 65% of hole 4,216 SF of fill is proposed for Lake Louise to accommodate a portion of the green adjacent the lake. Proposed Mitigation: Remove 36" diameter culvert and restore 200 LF / 612 SF of stream near fill area on same hole.
#4 Fairway	Yes (Part)	No	Yes	Yes	Total SF of hole = 612,000 Total SF applicable to impact = 3,670 / 0.6% of hole Total SF of disturbance = 410,160 / 68% of hole 4,821 SF of wetland and 1703.5' of upland wet-weather stream watercourse are proposed for impact. Proposed Mitigation: Create 6,212 SF of wetland and 170 LF / 510 SF of stream on same hole.
15 Fairway	Yes (Part)	No	No	Yes	Total SF of hole = 942,000 Total SF applicable to impact = 1,282 / 0.1% of hole Total SF of disturbance = 480,840 / 53% of hole No wetland impact, avoidance was achieved. 1,153 LF / 1,382 SF of upland wet-weather stream watercourse is proposed for impact. Proposed Mitigation: Create 7,812 SF of wetland and 1,186 LF / 3,585 SF of stream on same hole.
#9 Fairway	Yes	No	Yes	Yes	Total SF of hole = 802,000 Total SF applicable to impact = 4,827 / 0.5% of hole Total SF of disturbance = 580,442, 64% of hole 4,827 SF of wetland is proposed for impact. Impact to streams was avoided. Proposed Mitigation: Create 14,710 SF of wetland on same hole.

IMPACTS

Location	Fill Over Wetlands	Fill Over Streams	Fill In Ex Lake	Comments
Hole #1, Green Only	0.00 SF	0.00 SF	4,216 SF	The proposed fill is to accommodate the development of a green adjacent Lake Louise, a manmade lake developed in 1998. The surface area impact to Lake Louise is 0.2%. The impact is 9.0% of an acre.
Hole #4, Portion of Fairway	4,287 SF	170 LF 255 SF	0.00 SF	The proposed fill is to accommodate the landing area. The wetlands are upstream of Lake Louise and wetland.
Hole #5, Portion of Fairway	0.00 SF	1,152 LF 1,382 SF	0.00 SF	The proposed fill over the stream and remnant linear wetlands is to facilitate the development of the #5 fairway from the first landing area to the green.
Hole #9, Portion of Fairway	4,827 SF	0.00 LF	0.00 SF	The proposed fill is to accommodate the development of fairway just beyond the first landing area.
Totals	9,648 SF	1,322 LF 1,637 SF	4,216 SF	

PROPOSED MITIGATION

Location	Removal Of Culvert	Stream Restoration	Wetland Creation	Stream Creation	Comments
Hole #1 Right of Fairway	40 LF 36" dia.	200 LF 612 SF	0 SF	0	The stream that flows into Lake Louise has been compromised with the installation of a 36" diameter culvert and fill for a road by a previous developer. The culvert and fill for the road will be removed, and the stream will be redeveloped with lined wetlands and riparian zones.
Hole #4 Fairway	0 LF	0 LF	4,212 SF	606 LF 1,310 SF	A portion of the valley where the landing area is proposed for fill contains wetlands above a stream located just below the delineated wetlands. Created wetlands and new stream development will be developed on the hole. A bridge will cross the stream so as not to impede the flow.
Hole #5 Fairway	0 LF	0 LF	7,812 SF	1,186 LF 3,585 SF	The stream that outfalls a wetland just south of the first landing area is proposed for fill. A stream with multiple lined wetlands and riparian zones will be created. A bridge will cross the streams so as not to impede the flow.
Hole #9 Fairway	0 LF	0 LF	14,710 SF	0 LF	The valley just beyond the first landing area, which contains wetlands, is proposed for fill. Wetlands will be created along a valley swervier, upstream of the impacted watershed. A stilling basin will be constructed at the outfall of the culvert placed in the subject wetlands.
Hole #17 Left Side of Fairway	40 LF 24" dia.	200 LF 612 SF	17,920 SF	0 LF	An existing isolated wetland was created when a 24" diameter culvert was installed in the streambed to facilitate the construction of a road by the previous developer. The road and culvert will be removed and the stream will be restored just downstream of the wetland. A bridge will cross the stream so as not to impede the flow. Upstream of the existing wetlands, the 17,920 SF of wetlands will be created. All improvements on #17 are for mitigation purposes.
Totals	80 LF	400 LF 1,224 SF	46,654 SF	1,792 LF 4,895 SF	

CUMMULATIVE SUMMARY

A. Impacts: Total area of wetlands proposed to be filled = 9,648 SF / 13,864, including fill in Lake Louise.

1) Hole #1 = 0.0 SF NOTE: 4,216 SF of fill in Lake Louise.
2) Hole #4 = 4,823 SF
3) Hole #5 = 0.0 SF
4) Hole #9 = 4,827

B. Impacts: Total area of streams proposed to be filled = 1,322 LF / 1,637 SF

1) Hole #1 = 0.0 LF / 0.0 SF
2) Hole #4 = 170 LF / 255 SF
3) Hole #5 = 1,152 LF / 1,382 SF
4) Hole #9 = 0.0 LF / 0.0 SF

C. Cumulative Mitigation:

1) Removal of culvert = 80 LF and approximately 38.4 CY of fill from dirt result.
2) Total length of restored stream = 400 LF / 1,224 SF.
3) Total area of created wetlands = 46,654 SF
4) Total area of created streams = 1,356 LF and 4,895 SF.

Proposed Alterations

1. Fill 4,216sf in Lake Louisa, remove culvert in stream and restore 200lf of stream
2. Fill 4,821sf of wetland, establish 6,212sf of wetland. Relocate 170lf of stream and create 606lf of stream
3. Relocate 1,152lf of stream and create an additional 1,186lf of stream. Create 7,812sf of additional wetlands
4. Fill 4,827sf of wetlands. Create 14,710sf of wetlands
5. Develop 17,920sf of wetlands. Remove 40' of 24" culvert. Restore 200lf of stream

Cooley's Rift

Golf Club & Residential Development

STREAM AND WETLAND MITIGATION

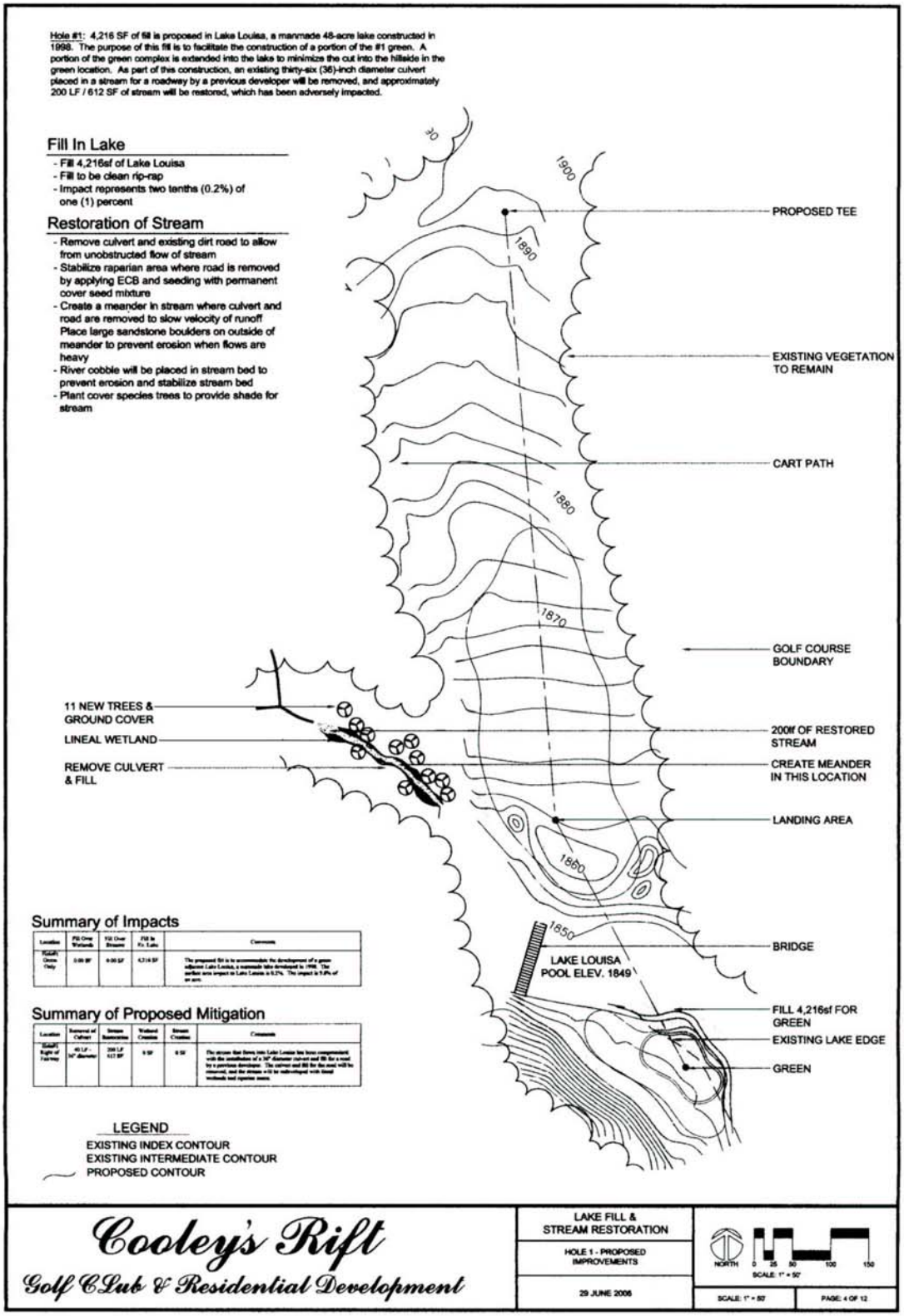
OVERALL SITE PLAN

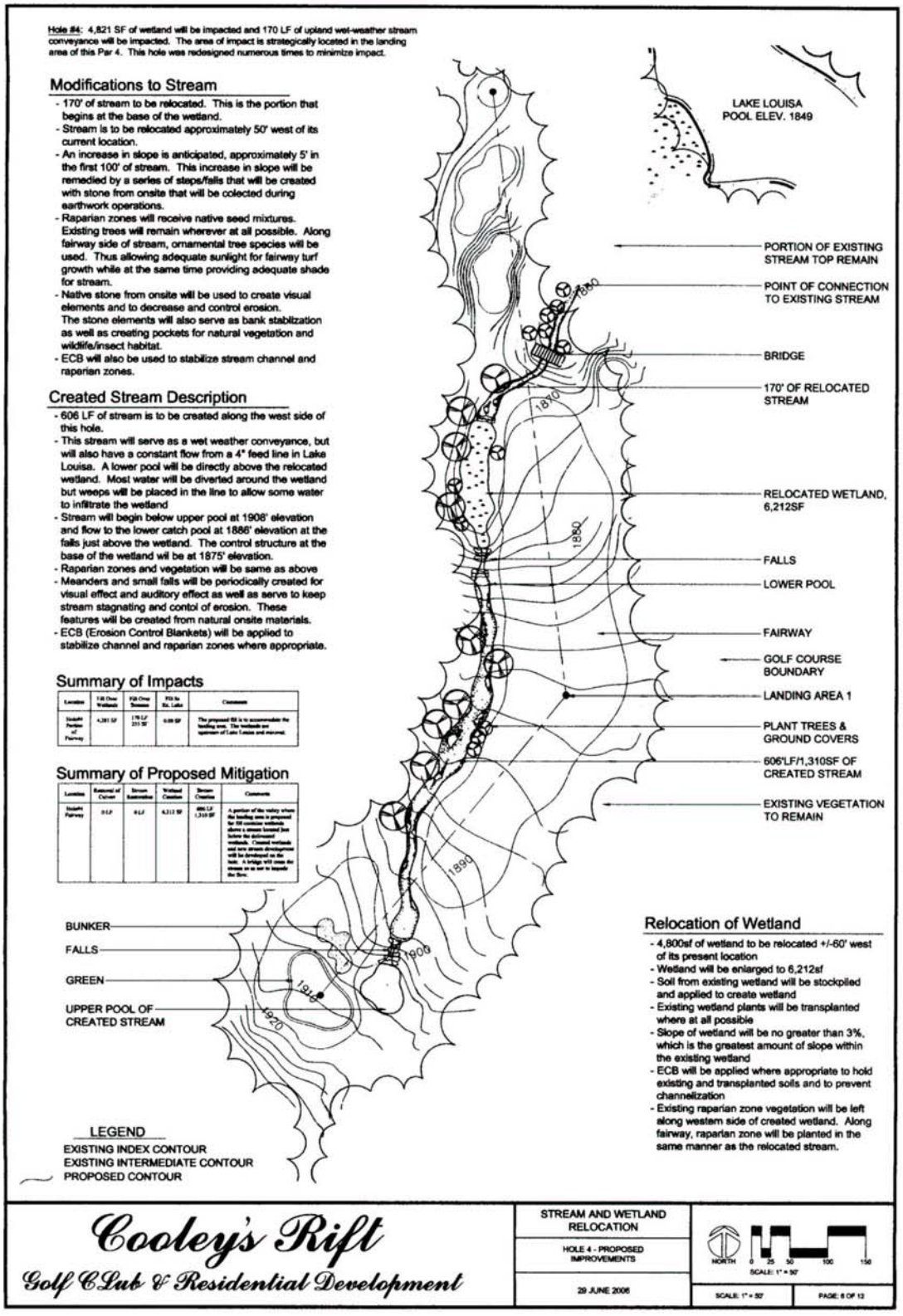
29 JUNE 2006

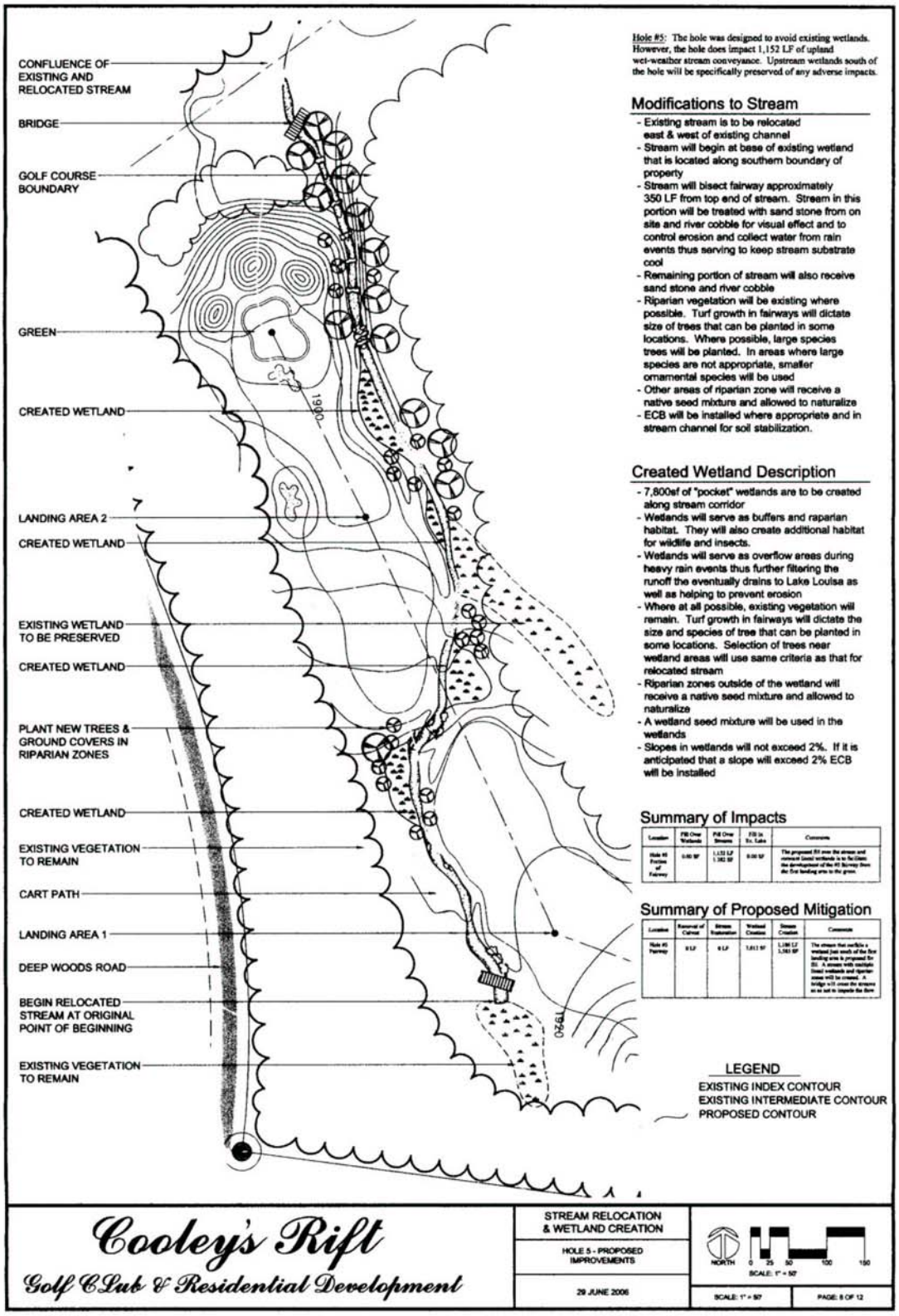
NORTH 0 200 400 800 1200

SCALE: 1" = 400'

SCALE: 1" = 400' PAGE: 1 OF 12


Hole #1: 4,216 SF of fill is proposed in Lake Louisa, a manmade 48-acre lake constructed in 1998. The purpose of this fill is to facilitate the construction of a portion of the #1 green. A portion of the green complex is extended into the lake to minimize the cut into the hillside in the green location. As part of this construction, an existing thirty-six (36)-inch diameter culvert placed in a stream for a roadway by a previous developer will be removed, and approximately 200 LF / 612 SF of stream will be restored, which has been adversely impacted.
Fill In Lake
- Fill 4,216sf of Lake Louisa
- Fill to be clean rip-rap
- Impact represents two tenths (0.2%) of one (1) percent
Restoration of Stream
- Remove culvert and existing dirt road to allow from unobstructed flow of stream
- Stabilize raparian area where road is removed by applying ECB and seeding with permanent cover seed mixture
- Create a meander in stream where culvert and road are removed to slow velocity of runoff Place large sandstone boulders on outside of meander to prevent erosion when flows are heavy
- River cobble will be placed in stream bed to prevent erosion and stabilize stream bed
- Plant cover species trees to provide shade for stream
1900
1890
1880
1870
1860
1850
PROPOSED TEE
EXISTING VEGETATION TO REMAIN
CART PATH
GOLF COURSE BOUNDARY
11 NEW TREES & GROUND COVER
LINEAL WETLAND
REMOVE CULVERT & FILL
200lf OF RESTORED STREAM
CREATE MEANDER IN THIS LOCATION
LANDING AREA
BRIDGE
LAKE LOUISA POOL ELEV. 1849
FILL 4,216sf FOR GREEN
EXISTING LAKE EDGE
GREEN
Summary of Impacts
Summary of Proposed Mitigation
LEGEND
EXISTING INDEX CONTOUR
EXISTING INTERMEDIATE CONTOUR
PROPOSED CONTOUR
Cooley's Rift
Golf Club & Residential Development
LAKE FILL & STREAM RESTORATION
HOLE 1 - PROPOSED IMPROVEMENTS
29 JUNE 2006
NORTH
SCALE: 1" = 50'
SCALE: 1" = 50'
PAGE: 4 OF 12


Hole #4: 4,821 SF of wetland will be impacted and 170 LF of upland wet-weather stream conveyance will be impacted. The area of impact is strategically located in the landing area of this Par 4. This hole was redesigned numerous times to minimize impact.
Modifications to Stream
- 170' of stream to be relocated. This is the portion that begins at the base of the wetland.
- Stream is to be relocated approximately 50' west of its current location.
- An increase in slope is anticipated, approximately 5' in the first 100' of stream. This increase in slope will be remedied by a series of steps/falls that will be created with stone from onsite that will be colected during earthwork operations.
- Raparian zones will receive native seed mixtures. Existing trees will remain wherever at all possible. Along fairway side of stream, ornamental tree species will be used. Thus allowing adequate sunlight for fairway turf growth while at the same time providing adequate shade for stream.
- Native stone from onsite will be used to create visual elements and to decrease and control erosion. The stone elements will also serve as bank stabilization as well as creating pockets for natural vegetation and wildlife/insect habitat.
- ECB will also be used to stabilize stream channel and raparian zones.
Created Stream Description
- 606 LF of stream is to be created along the west side of this hole.
- This stream will serve as a wet weather conveyance, but will also have a constant flow from a 4" feed line in Lake Louisa. A lower pool will be directly above the relocated wetland. Most water will be diverted around the wetland but weeps will be placed in the line to allow some water to infiltrate the wetland
- Stream will begin below upper pool at 1908' elevation and flow to the lower catch pool at 1886' elevation at the falls just above the wetland. The control structure at the base of the wetland wil be at 1875' elevation.
- Raparian zones and vegetation will be same as above
- Meanders and small falls will be periodically created for visual effect and auditory effect as well as serve to keep stream stagnating and contol of erosion. These features will be created from natural onsite materials.
- ECB (Erosion Control Blankets) will be applied to stabilize channel and raparian zones where appropriate.
Summary of Impacts
Summary of Proposed Mitigation
LAKE LOUISA
POOL ELEV. 1849
PORTION OF EXISTING STREAM TOP REMAIN
POINT OF CONNECTION TO EXISTING STREAM
BRIDGE
170' OF RELOCATED STREAM
RELOCATED WETLAND, 6,212SF
FALLS
LOWER POOL
FAIRWAY
GOLF COURSE BOUNDARY
LANDING AREA 1
PLANT TREES & GROUND COVERS
606'LF/1,310SF OF CREATED STREAM
EXISTING VEGETATION TO REMAIN
BUNKER
FALLS
GREEN
UPPER POOL OF CREATED STREAM
1880
1890
1850
1890
1900
1910
1920
Relocation of Wetland
- 4,800sf of wetland to be relocated +/-60' west of its present location
- Wetland will be enlarged to 6,212sf
- Soil from existing wetland will be stockpiled and applied to create wetland
- Existing wetland plants will be transplanted where at all possible
- Slope of wetland will be no greater than 3%, which is the greatest amount of slope within the existing wetland
- ECB will be applied where appropriate to hold existing and transplanted soils and to prevent channelization
- Existing raparian zone vegetation will be left along western side of created wetland. Along fairway, raparian zone will be planted in the same manner as the relocated stream.
LEGEND
EXISTING INDEX CONTOUR
EXISTING INTERMEDIATE CONTOUR
PROPOSED CONTOUR
Cooley's Rift
Golf Club & Residential Development
STREAM AND WETLAND RELOCATION
HOLE 4 - PROPOSED IMPROVEMENTS
29 JUNE 2006
NORTH
0 25 50 100 150
SCALE: 1" = 50'
SCALE: 1" = 50'
PAGE: 6 OF 13


CONFLUENCE OF EXISTING AND RELOCATED STREAM
BRIDGE
GOLF COURSE BOUNDARY
GREEN
CREATED WETLAND
LANDING AREA 2
CREATED WETLAND
EXISTING WETLAND TO BE PRESERVED
CREATED WETLAND
PLANT NEW TREES & GROUND COVERS IN RIPARIAN ZONES
CREATED WETLAND
EXISTING VEGETATION TO REMAIN
CART PATH
LANDING AREA 1
DEEP WOODS ROAD
BEGIN RELOCATED STREAM AT ORIGINAL POINT OF BEGINNING
EXISTING VEGETATION TO REMAIN
1900
1920
Hole #5: The hole was designed to avoid existing wetlands. However, the hole does impact 1,152 LF of upland wet-weather stream conveyance. Upstream wetlands south of the hole will be specifically preserved of any adverse impacts.
Modifications to Stream
- Existing stream is to be relocated east & west of existing channel
- Stream will begin at base of existing wetland that is located along southern boundary of property
- Stream will bisect fairway approximately 350 LF from top end of stream. Stream in this portion will be treated with sand stone from on site and river cobble for visual effect and to control erosion and collect water from rain events thus serving to keep stream substrate cool
- Remaining portion of stream will also receive sand stone and river cobble
- Riparian vegetation will be existing where possible. Turf growth in fairways will dictate size of trees that can be planted in some locations. Where possible, large species trees will be planted. In areas where large species are not appropriate, smaller ornamental species will be used
- Other areas of riparian zone will receive a native seed mixture and allowed to naturalize
- ECB will be installed where appropriate and in stream channel for soil stabilization.
Created Wetland Description
- 7,800sf of "pocket" wetlands are to be created along stream corridor
- Wetlands will serve as buffers and raparian habitat. They will also create additional habitat for wildlife and insects.
- Wetlands will serve as overflow areas during heavy rain events thus further filtering the runoff the eventually drains to Lake Louisa as well as helping to prevent erosion
- Where at all possible, existing vegetation will remain. Turf growth in fairways will dictate the size and species of tree that can be planted in some locations. Selection of trees near wetland areas will use same criteria as that for relocated stream
- Riparian zones outside of the wetland will receive a native seed mixture and allowed to naturalize
- A wetland seed mixture will be used in the wetlands
- Slopes in wetlands will not exceed 2%. If it is anticipated that a slope will exceed 2% ECB will be installed
Summary of Impacts
Summary of Proposed Mitigation
LEGEND
EXISTING INDEX CONTOUR
EXISTING INTERMEDIATE CONTOUR
PROPOSED CONTOUR
Cooley's Rift
Golf Club & Residential Development
STREAM RELOCATION & WETLAND CREATION
HOLE 5 - PROPOSED IMPROVEMENTS
29 JUNE 2006
NORTH
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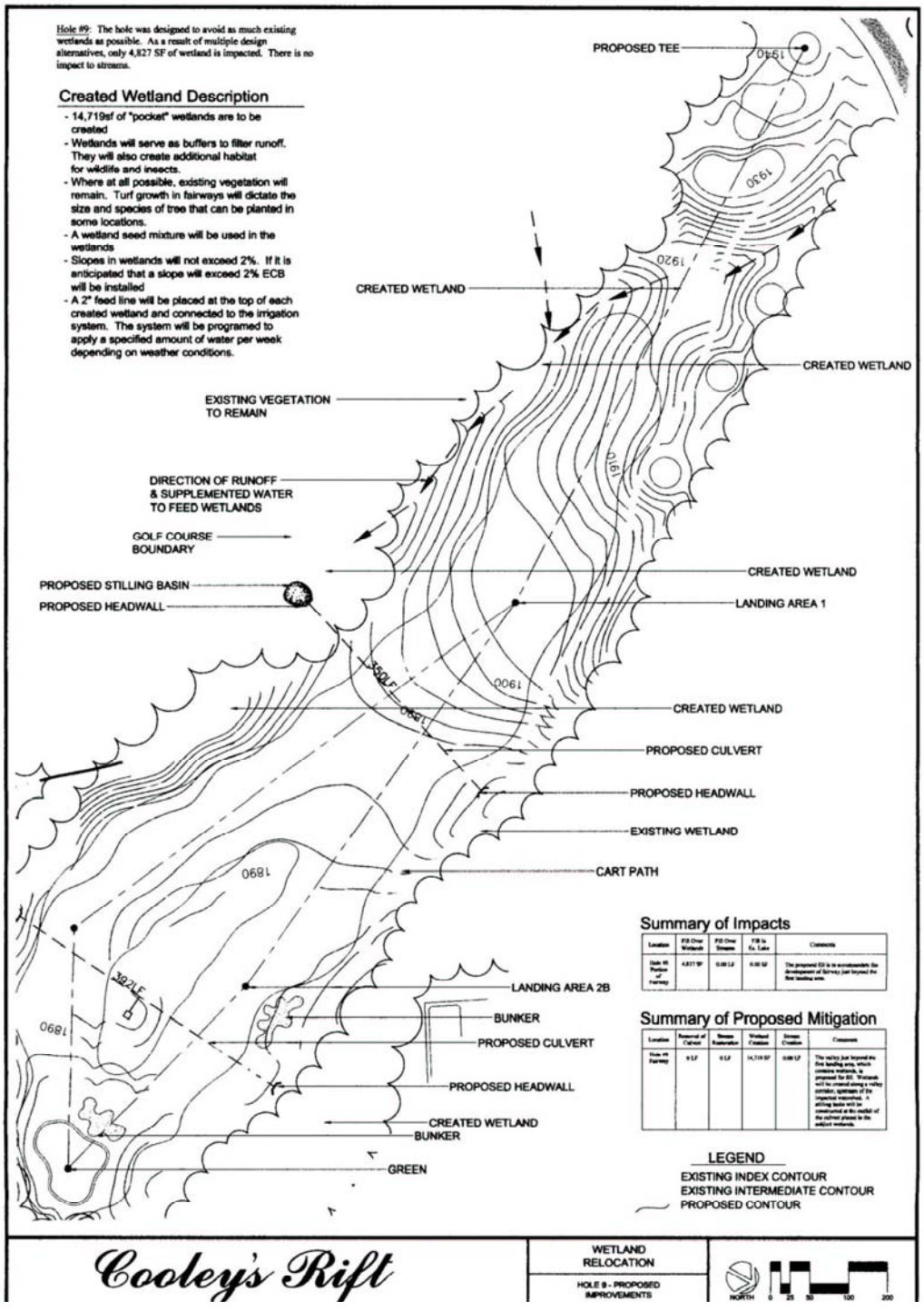
PAGE: 8 OF 12


Hole #9: The hole was designed to avoid as much existing wetlands as possible. As a result of multiple design alternatives, only 4,827 SF of wetland is impacted. There is no impact to streams.
Created Wetland Description
- 14,719sf of "pocket" wetlands are to be created
- Wetlands will serve as buffers to filter runoff. They will also create additional habitat for wildlife and insects.
- Where at all possible, existing vegetation will remain. Turf growth in fairways will dictate the size and species of tree that can be planted in some locations.
- A wetland seed mixture will be used in the wetlands
- Slopes in wetlands will not exceed 2%. If it is anticipated that a slope will exceed 2% ECB will be installed
- A 2" feed line will be placed at the top of each created wetland and connected to the irrigation system. The system will be programed to apply a specified amount of water per week depending on weather conditions.
PROPOSED TEE
1940
1930
1920
CREATED WETLAND
CREATED WETLAND
EXISTING VEGETATION TO REMAIN
1910
DIRECTION OF RUNOFF & SUPPLEMENTED WATER TO FEED WETLANDS
GOLF COURSE BOUNDARY
CREATED WETLAND
PROPOSED STILLING BASIN
PROPOSED HEADWALL
LANDING AREA 1
390LF
1900
CREATED WETLAND
PROPOSED CULVERT
PROPOSED HEADWALL
EXISTING WETLAND
CART PATH
1890
Summary of Impacts
Summary of Proposed Mitigation
392LF
LANDING AREA 2B
BUNKER
PROPOSED CULVERT
PROPOSED HEADWALL
CREATED WETLAND
BUNKER
GREEN
LEGEND
EXISTING INDEX CONTOUR
EXISTING INTERMEDIATE CONTOUR
PROPOSED CONTOUR
Cooley's Rift
WETLAND RELOCATION
HOLE 9 - PROPOSED IMPROVEMENTS
NORTH
0
25
50
100
200